

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Michigan  
211 West Fort Street  
Detroit, MI 48226

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Case No.: 19-55540-mlo  
Chapter: 7

In Re: (NAME OF DEBTOR(S))

Steven J. Habib  
28675 Franklin Rd., Apt 308  
Southfield, MI 48034

Paula A. Habib  
28675 Franklin Rd., Apt 308  
Southfield, MI 48034

Social Security No.:

xxx-xx-8193

xxx-xx-1566

Employer's Tax I.D. No.:

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**NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a **Certification About a Financial Management Course (Official Form 423)\*** as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that **Official Form 423** must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that in a chapter 7 case the debtor(s) must file **Official Form 423** within 60 days after the first date set for the meeting of creditors under § 341 of the Code.

**Failure to file the certification will result in the case being closed without an entry of discharge.** If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the **Official Form 423**, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: 12/17/19

BY THE COURT

Katherine B. Gullo , Clerk of Court  
U.S. Bankruptcy Court

\* NOTE: The court will accept Official Form 423 (Certification About a Financial Management Course) or the Personal Financial Management Certificate provided by an approved course provider to satisfy the requirement under Federal Rules of Bankruptcy Procedure 1007(b)(7).

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Steven J. Habib  
Paula A. Habib  
Debtors

Case No. 19-55540-mlo  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2

User: admin  
Form ID: 7perfin

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.  
db/jdb +Steven J. Habib, Paula A. Habib, 28675 Franklin Rd., Apt 308, Southfield, MI 48034-1604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Michael Stevenson mstevenson@sbplclaw.com,  
MI15@ecfcbis.com;ms@trustesolutions.net;rschultz@sbplclaw.com  
R. Soren Andersen on behalf of Attorney R. Soren Andersen rsa.mieb.ecf@att.net  
R. Soren Andersen on behalf of Joint Debtor Paula A. Habib rsa.mieb.ecf@att.net  
R. Soren Andersen on behalf of Debtor Steven J. Habib rsa.mieb.ecf@att.net

TOTAL: 4